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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

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Sheet 1 of 7

Complete if Known

Application Number	10/738,468
Filing Date	12/17/2003
First Named Inventor	William R. Nolan III
Art Unit	3694
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	037607-0236

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Application Number	10/738,468
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				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyeibisi
Sheet	2	of	7	Attorney Docket Number	037607-0236

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		Art Unit	3694
		Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	037607-0236		
Sheet	3	of	7

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Sheet	4	of	7	Attorney Docket Number	037607-0236

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Examiner Initials*	Cite No. ¹	U.S. Patent Application Document Serial Number-Kind Code ² (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

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	134.	WO 03/071380	08-28-2003	Suresh et al		
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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>		Application Number	10/738,468
		Filing Date	12/17/2003
		First Named Inventor	William R. Nolan III
		Art Unit	3694
		Examiner Name	Ojo O. Oyebisi
Sheet	7	of	7
		Attorney Docket Number	037607-0236

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	179.	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
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